

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Michael William Henning
Debtor

Case No. 20-02617-MJC
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-5
Date Rcvd: May 14, 2025

User: AutoDocke
Form ID: 3180W

Page 1 of 3
Total Noticed: 27

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 16, 2025:

Recip ID	Recipient Name and Address
db	+ Michael William Henning, 4100 Fire Line Road, Palmerton, PA 18071-5743
aty	+ Jason Brett Schwartz, Mester & Schwartz, P.C., 1917 Brown Street, Philadelphia, PA 19130-2085
5356133	+ Adam Weaver, Esq, 1407 Blakeslee Blvd Drive East, Lehighton, PA 18235-9665
5356136	+ Fin Recovery, Po Box 8609, Cherry Hill, NJ 08002-0609
5356139	+ Janella Macbeth, 189 Dogwood Lane, Saylorsburg, PA 18353-7988
5358736	+ Janellea MacBeth, 189 Dogwood Lane, Saylorsburg, PA 18353-7988
5356141	+ PPL Electric Utilities, PO Box 25222, Lehigh Valley, PA 18002-5222

TOTAL: 7

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ EDI: AISACG.COM	May 14 2025 22:37:00	Capital One Auto Finance, a division of Capital On, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
5356134	+ EDI: CAPONEAUTO.COM	May 14 2025 22:37:00	Capital One Auto Finan, Po Box 259407, Plano, TX 75025-9407
5357046	+ EDI: AISACG.COM	May 14 2025 22:37:00	Capital One Auto Finance, a division of, AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
5361983	+ EDI: AISACG.COM	May 14 2025 22:37:00	Capital One Auto Finance, a division of Capital On, P.O. Box 4360, Houston, TX 77210-4360
5356135	+ EDI: PENNDEPTREV	May 14 2025 22:37:00	Commonwealth of Pennsylvania, Dept of Revenue - Bankruptcy Division, PO Box 280946, Harrisburg, PA 17128-0946
5356137	+ EDI: AMINFOFP.COM	May 14 2025 22:37:00	First Premier Bank, 601 S Minnesota Ave, Sioux Falls, SD 57104-4868
5356138	EDI: IRS.COM	May 14 2025 22:37:00	Internal Revenue Service, P.O. Box 7346, Philadelphia, PA 19101-7346
5356682	^ MEBN	May 14 2025 18:36:27	LTD ACQUISITIONS, LLC, 16225 Park Ten Pl, Ste 500, Houston TX 77084-5152
5357801	Email/PDF: resurgentbknofications@resurgent.com	May 14 2025 18:46:42	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
5444396	+ Email/Text: nsm_bk_notices@mrcooper.com	May 14 2025 18:38:00	Lakeview Loan Servicing, LLC, 4425 Ponce De Leon Blvd. 5th Floor, Coral Gables, Florida 33146-1839
5444397	+ Email/Text: nsm_bk_notices@mrcooper.com	May 14 2025 18:38:00	Lakeview Loan Servicing, LLC, 4425 Ponce De Leon Blvd. 5th Floor, Coral Gables, Florida 33146, Lakeview Loan Servicing, LLC, 4425 Ponce De Leon Blvd. 5th Floor, Coral Gables, Florida 33146-1837

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5497412	^	MEBN	May 14 2025 18:36:26	Lakeview Loan Servicing, LLC, 2121 Waukegan Road, Suite 300, Bannockburn, Pennsylvania 60015, Lakeview Loan Servicing, LLC, 2121 Waukegan Road, Suite 300, Bannockburn, Pennsylvania 60015-1831
5366837	+	Email/Text: RASEBN@raslg.com	May 14 2025 18:38:00	Lakeview Loan Servicing, LLC, RAS Citron LLC, 130 Clinton Road, Suite 202, Fairfield NJ 07004-2927
5367995	+	Email/Text: LC-Bankruptcy-RF@loancare.net	May 14 2025 18:38:00	Lakeview Loan Servicing, LLC, c/o LoanCare, LLC, 3637 Sentara Way, Virginia Beach, VA 23452-4262
5497411	^	MEBN	May 14 2025 18:36:25	Lakeview Loan Servicing, LLC, 2121 Waukegan Road, Suite 300, Bannockburn, Pennsylvania 60015-1831
5356140	+	Email/Text: LC-Bankruptcy-RF@loancare.net	May 14 2025 18:38:00	Loancare, 3637 Sentara Way, Virginia Beach, VA 23452-4262
5363082	+	EDI: JEFFERSONCAP.COM	May 14 2025 22:37:00	Premier Bankcard, Llc, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999
5356142	+	Email/PDF: RACBANKRUPTCY@BBANDT.COM	May 14 2025 18:46:42	Regional Acc, 5425 Robin Road Suite 101, Norfolk, VA 23513-2451
5356143	^	MEBN	May 14 2025 18:36:24	St Luke's University Health Network, 801 Ostrum Street, Bethlehem, PA 18015-1000
5370263		EDI: AIS.COM	May 14 2025 22:37:00	Verizon, by American InfoSource as agent, PO Box 4457, Houston, TX 77210-4457

TOTAL: 20

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*+	Capital One Auto Finance, a division of Capital On, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
cr	*+	Janellea MacBeth, 189 Dogwood Lane, Saylorsburg, PA 18353-7988
cr	*+	LTD ACQUISITIONS, LLC, 16225 Park Ten PL, Ste 500, Houston, TX 77084-5152
cr	*+	Lakeview Loan Servicing, LLC, RAS Citron LLC, 130 Clinton Road, Suite 202, Fairfield, NJ 07004-2927
5618978	*+	Lakeview Loan Servicing, LLC, 2121 Waukegan Road, Suite 300, Bannockburn, Pennsylvania 60015, Lakeview Loan Servicing, LLC, 2121 Waukegan Road, Suite 300, Bannockburn, Pennsylvania 60015-1831
5618977	*+	Lakeview Loan Servicing, LLC, 2121 Waukegan Road, Suite 300, Bannockburn, Pennsylvania 60015-1831

TOTAL: 0 Undeliverable, 6 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 16, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 14, 2025 at the address(es) listed below:

Name	Email Address
Adam R Weaver	on behalf of Creditor Janellea MacBeth AttyWeaver@icloud.com
Charles G. Wohlrab	on behalf of Creditor LAKEVIEW LOAN SERVICING LLC bkecf@friedmanvartolo.com, cwohrlab@ecf.courtdrive.com
Charles G. Wohlrab	on behalf of Creditor Lakeview Loan Servicing LLC bkecf@friedmanvartolo.com, cwohrlab@ecf.courtdrive.com
Christopher A DeNardo	on behalf of Creditor LAKEVIEW LOAN SERVICING LLC logsecf@logs.com, cistewart@logs.com
Christopher A DeNardo	on behalf of Creditor Lakeview Loan Servicing LLC logsecf@logs.com, cistewart@logs.com
Denise E. Carlon	on behalf of Creditor LAKEVIEW LOAN SERVICING LLC bkgroup@kmlawgroup.com, bkgroup@kmlawgroup.com
Heather Riloff	on behalf of Creditor Lakeview Loan Servicing LLC logsecf@logs.com
Jack N Zaharopoulos	ecf_pahu_alt@trustee13.com
Michelle McGowan	on behalf of Creditor Lakeview Loan Servicing LLC mimcgowan@raslg.com
Patrick James Best	on behalf of Debtor 1 Michael William Henning patrick@armlawyers.com notices@nextchapterbk.com;luis@armlawyers.com;lbeal@armlawyers.com
Thomas Song	on behalf of Creditor LAKEVIEW LOAN SERVICING LLC tomysong0@gmail.com
United States Trustee	ustpreion03.ha.ecf@usdoj.gov

TOTAL: 12

Information to identify the case:

Debtor 1

Michael William Henning

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-0635

EIN --

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN ----

EIN --

United States Bankruptcy Court Middle District of Pennsylvania

Case number: 5:20-bk-02617-MJC

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Order of Discharge**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:Michael William Henning
aka Mike Henning5/14/25**By the
court:**Mark J. Conway, United States
Bankruptcy Judge**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.